

In re:
Krista Marie Callander
Debtor

Case No. 22-13088-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 07, 2022

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

Recip ID	Recipient Name and Address
db	+ Krista Marie Callander, 462 Springdale Avenue, Hatboro, PA 19040-2245

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Dec 08 2022 00:31:00	BRAD J. SADEK, Sadek and Cooper, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Dec 08 2022 00:32:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Dec 08 2022 00:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 08 2022 05:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 08 2022 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Dec 08 2022 00:32:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14736374	+ Email/PDF: bncnotices@becket-lee.com	Dec 08 2022 00:33:41	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14736375	+ EDI: BANKAMER.COM	Dec 08 2022 05:28:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14736376	+ EDI: TSYS2	Dec 08 2022 05:28:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14736377	+ EDI: CAPITALONE.COM	Dec 08 2022 05:28:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14736380	+ EDI: CITICORP.COM	Dec 08 2022 05:28:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14736382	+ EDI: CITICORP.COM	Dec 08 2022 05:28:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14736383	+ EDI: WFNNB.COM	Dec 08 2022 05:28:00	Comenity Capital/famous, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
14736384	+ EDI: WFNNB.COM	Dec 08 2022 05:28:00	Comenity/MPRC, Attn: Bankruptcy, Po Box

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			182125, Columbus, OH 43218-2125
14736386	+ EDI: WFNNB.COM	Dec 08 2022 05:28:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14736385	+ EDI: WFNNB.COM	Dec 08 2022 05:28:00	Comenitycapital/bjscblb, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14736394	+ EDI: CITICORP.COM	Dec 08 2022 05:28:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14736387	+ EDI: DISCOVER.COM	Dec 08 2022 05:28:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14736389	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Dec 08 2022 00:32:00	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14736378	EDI: JPMORGANCHASE	Dec 08 2022 05:28:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14736392	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 08 2022 00:32:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14736393	+ EDI: LENDNGCLUB	Dec 08 2022 05:28:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14736395	+ Email/Text: bankruptcy@marinerfinance.com	Dec 08 2022 00:32:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14736396	+ EDI: NAVIENTFKASMSERV.COM	Dec 08 2022 05:28:00	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
14736397	+ Email/Text: electronicbkydocs@nelnet.net	Dec 08 2022 00:32:00	Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505
14736399	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 08 2022 00:32:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14736400	+ EDI: RMSC.COM	Dec 08 2022 05:28:00	Syncb/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14736401	+ EDI: RMSC.COM	Dec 08 2022 05:28:00	Syncb/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14736402	+ EDI: RMSC.COM	Dec 08 2022 05:28:00	Syncb/Rooms To Go, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14736404	+ EDI: RMSC.COM	Dec 08 2022 05:28:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14736407	EDI: TDBANKNORTH.COM	Dec 08 2022 05:28:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
14736405	+ EDI: WTRRN BANK.COM	Dec 08 2022 05:28:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14736406	+ EDI: LCITDAUTO	Dec 08 2022 05:28:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
14736408	Email/Text: bankruptcies@uplift.com	Dec 08 2022 00:32:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
14736409	+ EDI: WFFC2	Dec 08 2022 05:28:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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14736403		Synco/walmart Dc
14736381	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14736388	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14736390	*+	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14736391	*+	Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14736379	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14736398	*+	Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2022 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Krista Marie Callander brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	Krista Marie Callander		Social Security number or ITIN: xxx-xx-2657
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 11/17/22
Case number:	22-13088-elf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Krista Marie Callander	
2. All other names used in the last 8 years		
3. Address	462 Springdale Avenue Hatboro, PA 19040	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 12/7/22

For more information, see page 2

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